

SCHEDULE OF FEES



FIRST METRO BANK - MAIN BRANCH
406 WEST AVALON AVE, MUSCLE SHOALS, AL 35661

Foreign ATM withdrawal fee	\$2.00 (Cash Withdrawal at non-First Metro ATM)
Balance Inquiry other than First Metro ATM	\$2.00
Replacement ATM or Check Card	\$15.00
Request of ATM personal identification number (PIN) mailer	\$5.00
Non-Personalized Checks (each)	\$.10
Check printing	(fee depends on style of check ordered)
Cashier's check	\$5.00
Official check	\$5.00
Official Check Non-Customer	\$10.00
Dormant Account Fee	\$2.00 (this fee is charged each month) An account is dormant if, within 12 months, you have made no deposits or withdrawals to the account.
Overdraft Fee	\$33.00 (this fee may be imposed by any of the following: check, in-person withdrawal, ATM withdrawal or electronic means)
Non-Sufficient Funds (NSF) Fee	\$33.00 (this fee may be imposed by any of the following: check, in-person withdrawal, ATM withdrawal or electronic means)
Telephone Transfers	\$2.00
Balance inquiry by telephone	\$2.00 (in excess of four per month)
Account research	\$30.00 per hour
Stop payments (per item)	\$30.00
Fax Service (incoming and outgoing, 5 page minimum)	\$1.00 per page
Photocopies	\$1.00 per page
Wire Transfers	
Domestic Wire Transfer	
Incoming	\$15.00
Outgoing	\$20.00
International Wire Transfer	
Incoming	\$15.00
Outgoing	\$50.00
Coin and Currency	
Coin, per roll	\$.10
Currency, per strap	\$.10
Savings	
OD Protection Transfer Fee	\$15.00 per transfer; assessed at statement cycle
Withdrawals in excess 6 per month	\$2.00 per item
Collection Items	
Domestic Collection Item (incoming and outgoing)	\$20.00
International Collection Item (incoming and outgoing)	\$25.00
Bonds and Coupons	\$12.00
Special Handled Items (deposited items returned unpaid, chargebacks, cash items, re-deposits, etc...)	\$3.00
Safe Deposit Box (annual rental)	
3 x 5	\$30.00
3 x 10	\$45.00
4 x 10	\$50.00
5 x 10	\$60.00
10 x 10	\$90.00
Levy/Garnishment	\$75.00
Night Deposit Lock Bag (first bag no charge)	\$15.00
Zip Bag (first bag no charge)	\$2.00
Notary Fee (per item notarized)	\$5.00
Close of Account within 90 days of opening	\$10.00
Replacement Loan Coupon Book	\$5.00
Reconciliation Services	
Special Statements	
Reset and Cut-off	\$5.00

Snapshot	\$2.00
Account Balancing Assistance	\$10.00 per hour
Imaging Services	
CD-Rom	\$10.00
Duplicate Statement	\$2.50
Check Image Copies	\$1.00
Small Business "GO" Checking	\$.25 (per item charge in excess of 325-all transactions including checks cleared, checks within a deposit, ACH transactions)
Metro Business Investment	\$12 monthly service charge if balance falls below \$1,000 on any day of the statement cycle
Metro Commerical Money Market	\$10 monthly service charge if balance falls below \$2,500 on any day of the statement cycle
Metro Business Account (MBA) Analysis	
Service Account Fee	\$10.00
Checks Paid	\$.10
Deposited Items	\$.10
Ledger Credits	\$.10
Ledger Debits	\$.10
Deposited Items Returned Unpaid	\$3.00
Reserve Requirement	10%
Negative Investable Balance	18%
Earnings credit is based on the savings account rate. (May be updated monthly)	
Cash Management Services	
Set-up Fee	\$25.00
Level I	\$49.95
Level II	\$99.95
Level III	starting at \$495
Overlimit Bill Payees	\$3.00 each
ACH Origination	
Overlimit File Fee	\$5.00
File Deletion/Reversal	\$25.00
Rejection Fee	\$5.00
Notification of Change	\$4.00
Returns	\$4.00
NACHA Rule Book	\$25.00
Sweep Services	
Monthly Sweep Account Fees	
Investment Sweep	\$100.00
Line of Credit Sweep	\$75.00
Additional Sub-Accounts	\$15.00

In the normal course of business, we generally pay electronic transactions first and then checks in serial number order, in the transaction processing order received.

For more information about our processing order, please review our Account Agreement Terms & Conditions